Case 15-23244-GLT Doc 80

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IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

FILED 1/21/21 4:03 pm CLERK U.S. BANKRUPTCY

COURT - WDPA

IN RE:

THOR V. CHYTIL RACHAEL K. CHYTIL Debtor(s)

Ronda J. Winnecour Movant

vs. No Repondents. Case No.:15-23244

Chapter 13

Related to Dkt. No. 71

ORDER OF COURT

AND NOW, this 21st day of January 2021, upon consideration of the **Chapter 13 Trustee's** Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and **Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s) use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 15-23244-GLT
Thor V. Chytil Chapter 13

Rachael K. Chytil
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: culy Page 1 of 3
Date Rcvd: Jan 21, 2021 Form ID: pdf900 Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recip ID db/jdb	+	Recipient Name and Address Thor V. Chytil, Rachael K. Chytil, 1209 Tweed Street, Pittsburgh, PA 15204-1633
cr		Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+	Pittsburgh Water & Sewers Authority, 1200 Penn Avenue, Ste 100, Pittsburgh, PA 15222-4216
14102641		Chase/Subaru Motors Finance, PO Box 901037, Fort Worth, TX 76101-2037
14102642		Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
14102643	+	Citi, PO Box 6004, Sioux Falls, SD 57117-6004
14102645	+	Cristina L. Connor, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14129545		ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14102648		HSBC - Best Buy, Retail Services, PO Box 5893, Carol Stream, IL 60197-5893
14102647	+	Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1459
14149855	+	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14172861	+	Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14159843	+	Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14102654	+	Premier Women's Health, LTD, 301 Ohio River Blvd., Suite 301, Sewickley, PA 15143-1300
14102657	+	Sewickley Pathologists, PO Box 105, Allison Park, PA 15101-0105
14102661		UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14102660		UPMC Physician Services, 417 Bridge Street, Danville, VA 24541-1403

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID 14102637	+	Notice Type: Email Address Email/PDF: AIS.cocard.ebn@americaninfosource.com	Date/Time	Recipient Name and Address
14102037		Elitati/15/1.74tb.cocard.cone americaniniosource.com	Jan 22 2021 03:58:59	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
14102638	+	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 03:58:59	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14102636		Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 03:51:21	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14102635		Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 03:55:14	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14102639		Email/Text: bk.notifications@jpmchase.com	Jan 22 2021 03:46:00	Chase, PO Box 901076, Fort Worth, TX 76101-2076
14102640	+	Email/Text: bk.notifications@jpmchase.com	Jan 22 2021 03:46:00	Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
14102644	+	Email/Text: bankruptcy_notifications@ccsusa.com	Jan 22 2021 03:47:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
14154283	+	Email/Text: kburkley@bernsteinlaw.com	Jan 22 2021 03:47:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite
14102646		Email/Toxt: GCSPankruptav@gasarr.com		2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14102646		Email/Text: GCSBankruptcy@gcserv.com	Jan 22 2021 03:46:00	GC Services LP, 6330 Gulfton, Houston, TX 77081

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User: culv

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Date Rcvd: Jan 21, 2021 Form ID: pdf900 Total Noticed: 37 14131626 Email/Text: bk.notifications@jpmchase.com Jan 22 2021 03:46:00 JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505 14102649 Email/Text: rcpsbankruptcynotices@parallon.com MediCredit, Inc., PO Box 1629, Maryland Jan 22 2021 03:47:00 Heights, MO 63043-0629 14102650 + Email/Text: bankruptcydpt@mcmcg.com Jan 22 2021 03:47:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255 14102651 + Email/Text: bankruptcydpt@mcmcg.com Jan 22 2021 03:47:00 Midland Funding LLC, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255 14102652 + Email/Text: bankruptcvdpt@mcmcg.com Jan 22 2021 03:47:00 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709 14102653 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 22 2021 03:59:06 Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502 14127277 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 22 2021 03:51:26 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 14102656 + Email/Text: bankruptcyteam@quickenloans.com Jan 22 2021 03:47:00 Quicken Loans, Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 14102655 + Email/Text: bankruptcyteam@quickenloans.com Quicken Loans, Inc., 1050 Woodward Avenue, Jan 22 2021 03:47:00 Detroit, MI 48226-1906 14102658 Email/PDF: gecsedi@recoverycorp.com Jan 22 2021 03:58:55 Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060 14102659 Email/PDF: gecsedi@recoverycorp.com Jan 22 2021 03:51:17 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061

TOTAL: 20

District/off: 0315-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Quicken Loans Inc.
14113469	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:	/s/Joseph Speetjens	
	Signature:	Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

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Email Address Name

Andrew F Gornall

on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com

Brian Nicholas

on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com

Eugene D. Frank

on behalf of Debtor Thor V. Chytil efrank.esq@comcast.net

Eugene D. Frank

on behalf of Joint Debtor Rachael K. Chytil efrank.esq@comcast.net

Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewers Authority jhunt@grblaw.com cnoroski@grblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

 $on\ behalf\ of\ Creditor\ Peoples\ Natural\ Gas\ Company\ \ LLC\ ecfpeoples@grblaw.com,\ Equitable bankruptcy@peoples-gas.com$

TOTAL: 9